

**Information to identify the case:**

Debtor 1	<u>William P. Judware</u>	Social Security number or ITIN	xxx-xx-7510
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joy M. Judware</u>	Social Security number or ITIN	xxx-xx-4922
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 25-10211-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William P. Judware

Joy M. Judware

7/16/25

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William P. Judware  
Joy M. Judware  
Debtors

Case No. 25-10211-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 16, 2025

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William P. Judware, Joy M. Judware, 120 Brent Avenue, Erie, PA 16509-5203
16523974	+ Ace Industrial Supply, Inc., 7535 N. San Fernando Blvd., Burbank, CA 91505-1044
16523975	+ Advantage Plus, 13400 Bishop s Lane, Suite 280, Brookfield, WI 53005-6237

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Jul 17 2025 04:09:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Jul 17 2025 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 17 2025 04:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 17 2025 04:09:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16523977	+ EDI: GMACFS.COM	Jul 17 2025 04:09:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16523976	+ EDI: GMACFS.COM	Jul 17 2025 04:09:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
16523979	+ Email/Text: bncnotifications@pheaa.org	Jul 17 2025 00:19:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
16523978	+ Email/Text: bncnotifications@pheaa.org	Jul 17 2025 00:19:00	American Education Services, Pob 61047, Harrisburg, PA 17106-1047
16523980	+ EDI: CITICORP	Jul 17 2025 04:09:00	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
16523982	+ Email/PDF: bncnotices@becket-lee.com	Jul 17 2025 00:48:02	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
16523983	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Cap1/kohls, Po Box 31293, Salt Lake City, UT 84131-0293
16523984	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee, WI 53201-3043
16523989	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16523986	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

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16523991	+ EDI: CAPONEAUTO.COM	Jul 17 2025 04:09:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
16523992	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Capital One/Kohls, Po Box 31293, Salt Lake City, UT 84131-0293
16523993	+ EDI: CITICORP	Jul 17 2025 04:09:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
16523994	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citi Card/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
16523995	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
16523997	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
16523996	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
16523998	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16523999	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
16524000	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16524001	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
16524002	+ EDI: CITICORP	Jul 17 2025 04:09:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16524004	+ EDI: WFNNB.COM	Jul 17 2025 04:09:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
16524003	+ EDI: WFNNB.COM	Jul 17 2025 04:09:00	Comenity/Big Lots, Po Box 182120, Columbus, OH 43218-2120
16524005	+ EDI: DISCOVER	Jul 17 2025 04:09:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
16524007	+ EDI: DISCOVER	Jul 17 2025 04:09:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16524010	+ Email/Text: kslater@eriefcu.org	Jul 17 2025 00:19:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
16524009	+ Email/Text: kslater@eriefcu.org	Jul 17 2025 00:19:00	Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
16524011	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 17 2025 00:18:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
16524012	EDI: IRS.COM	Jul 17 2025 04:09:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16524014	Email/Text: camanagement@mtb.com	Jul 17 2025 00:19:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
16524013	Email/Text: camanagement@mtb.com	Jul 17 2025 00:19:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
16524015	+ Email/Text: ptacct@mchl.org	Jul 17 2025 00:19:00	Millcreek Hospital, 5515 Peach Street, Attn: Billing, Erie, PA 16509-2695
16524017	+ Email/PDF: ebnotices@pnmac.com	Jul 17 2025 00:34:52	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los

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			Angeles, CA 90051-4387
16524016	+ Email/PDF: ebnotices@pnmac.com	Jul 17 2025 00:34:18	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16524018	+ EDI: SYNC	Jul 17 2025 04:09:00	Syncb/Cheapoair Dc, Po Box 71746, Philadelphia, PA 19176-1746
16524019	+ EDI: SYNC	Jul 17 2025 04:09:00	Syncb/cheapoair Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524020	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank, Po Box 71727, Philadelphia, PA 19176-1727
16524021	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524023	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524022	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737
16524024	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524025	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
16524027	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524031	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524029	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16524033	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Paypal, Po Box 71727, Philadelphia, PA 19176-1727
16524035	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524034	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
16524036	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
16524037	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
16524038	EDI: USBANKARS.COM	Jul 17 2025 04:09:00	US Bank, 4325 17th Avenue, Fargo, ND 58125
16524039	EDI: USBANKARS.COM	Jul 17 2025 04:09:00	US Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
16524040	EDI: USBANKARS.COM	Jul 17 2025 04:09:00	US Bank, Cb Disputes, Saint Louis, MO 63166
16524042	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 17 2025 00:34:39	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
16524041	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 17 2025 00:34:40	Wells Fargo Bank NA, Po Box 393, Minneapolis, MN 55480-0393

TOTAL: 60

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
16523981	*+	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
16523985	*+	Cap1/kohls, Attn: Bankruptcy, Po Box 3043, Milwaukee, WI 53201-3043
16523990	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16523987	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16523988	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16524006	*+	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
16524008	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16524026	*+	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
16524028	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524032	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16524030	*+	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Kenneth Steidl	on behalf of Debtor William P. Judware julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Joy M. Judware julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6